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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|-------------|----------------------|------------------------------|------------------------|
| 10/695,350 | 10/29/2003 | Tsuyoshi Uehara | 021311B | 5977 |
| 23850 7590 09/19/2007 KRATZ, QUINTOS & HANSON, LLP 1420 K Street, N.W. Suite 400 WASHINGTON, DC 20005 | | | EXAMINER GREIMEL, JOCELYN | |
| | | | ART UNIT 3693 | PAPER NUMBER |
| | | | MAIL DATE 09/19/2007 | DELIVERY MODE PAPER |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|--------------------------|------------------------|---------------------|--|
| Interview Summary | Application No. | Applicant(s) | |
| | 10/695,350 | UEHARA ET AL. | |
| | Examiner | Art Unit | |
| | Jocelyn Greimel | 3693 | |

All participants (applicant, applicant's representative, PTO personnel):

(1) Jocelyn Greimel. (3) _____

(2) George Stevens. (4) _____

Date of Interview: 11 September 2007.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: _____

Claim(s) discussed: 7-16.

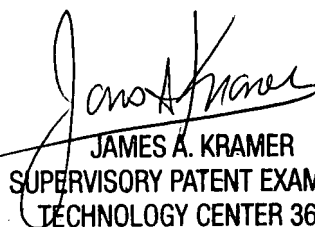
Identification of prior art discussed: Gross (6,721,716); Dent (6,128,603).

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

 9-13-07
JAMES A. KRAMER
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required

Summary of Record of Interview Requirements

Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews

Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

37 CFR §1.2 Business to be transacted in writing.

All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:

- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
- The signature of the examiner who conducted the interview (if Form is not an attachment to a signed Office action)

It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case. It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

- 1) A brief description of the nature of any exhibit shown or any demonstration conducted,
- 2) an identification of the claims discussed,
- 3) an identification of the specific prior art discussed,
- 4) an identification of the principal proposed amendments of a substantive nature discussed, unless these are already described on the Interview Summary Form completed by the Examiner,
- 5) a brief identification of the general thrust of the principal arguments presented to the examiner,
(The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
- 6) a general indication of any other pertinent matters discussed, and
- 7) if appropriate, the general results or outcome of the interview unless already described in the Interview Summary Form completed by the examiner.

Examiners are expected to carefully review the applicant's record of the substance of an interview. If the record is not complete and accurate, the examiner will give the applicant an extendable one month time period to correct the record.

Examiner to Check for Accuracy

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Atty. Stevens gave an overview of the proposed arguments (faxed copy attached hereto). Atty. Stevens highlighted three main arguments regarding the prior art and the double-patenting rejection. Specifically, Atty. Stevens discussed (1) Applicant's notification of invoice process is automatic and does not require user participation, (2) Applicant's process involves a unique identification number for the invoices and (3) the 10/694,269 application is directed toward the GUI aspect of the system. E. Greimel advised that further research and review of the arguments would be conducted.

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FACSIMILE TRANSMISSION COVER SHEET

DATE: September 10, 2007

TO: Examiner J. GREIMEL
U.S. Patent and Trademark Office

RE: Examiner's Interview
U.S. Patent Appln. S.N. 10/695,350
First Named Inventor: Tsuyoshi UEHARA
Attorney Docket No.: 021311B
Confirmation No.: 5977
Group Art Unit: 3693

FROM: George N. Stevens

NUMBER OF PAGES (INCLUDING THIS COVER SHEET): 7

FACSIMILE TELEPHONE NUMBER: 1-571-273-3734

3453.0040

PLEASE ACKNOWLEDGE SAFE AND CLEAR RECEIPT OF ALL PAGES BEING SENT

Dear Examiner Greimel:

Please find enclosed an interview summary of proposed arguments be discussed in a telephone interview to be held on Tuesday, September 11, 2007 at 10 A.M.

With kind regards,

Respectfully submitted,



George N. Stevens

GNS/llf

THE INFORMATION CONTAINED IN THIS MESSAGE IS CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED. This message may also be an attorney/client communication which is privileged and confidential. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by calling us collect and return the original message to us at the above address by mail. Thank you.

PATENT
021311B

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|-------------|---|-----------------|------------|
| Applicants: | Tsuyoshi UEHARA et al. | Confirmation: | 5977 |
| Serial No.: | 10/695,350 | Group Art Unit: | 3693 |
| Filed: | October 29, 2003 | Examiner: | J. Greimel |
| For. | Method for managing buyer transactions and settlements using communication network between computers, and method for relaying information following buyer consumption trends to the buyer | | |

Interview Summary

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

September 10, 2007

Sir:

The following is being provided to the Examiner in anticipation of a telephone interview scheduled for September 11, 2007 at 10 AM. This argument is not to be entered.

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REMARKS

Applicants thank the Examiner for the consideration given the present application. Claims 7-16 are pending in this application. Claims 1-6 were previously cancelled.

Claims 7-11 and 13-16 are rejected under 35 U.S.C. §102(b) as being anticipated by Gross (U.S. 6,721,716).

The present invention is a method and system for managing transactions among a buyer (1), financial institutions (13, 15 and 17) and suppliers (5). The buyer (1) can collectively manage information related to different types of commercial transactions. A calendar server (25) supplies a calendar screen to a buyer system (3). This calendar GUI screen has electronic invoices issued by a supplier system (7) that are sent to the buyer (1), and electronic deposit/withdrawal detailed statement of the buyer's deposit account issued by a banking system (13) placed in the spaces for the relevant dates of the calendar GUI screen. When the buyer (1) selects and approves any invoice on the calendar GUI screen, an instruction to pay the invoice is automatically sent to the banking system (13). The calendar server (25) further manages the status of each invoice ("opened", "payment request in progress", "paid"), and notifies the supplier system (7) and banking system (13) of the invoice status. The calendar server (25) also receives news, such as advertisements, from the supplier system (7) and banking system (13), selects news based on the buyer's consumption trends, and places news in the spaces on the calendar GUI screen which pertain to dates that slightly precede dates on which buyer consumption has occurred.

Gross describes a bill presentment and payment system that includes a customer (102) having a client software program and client database, and a biller (108) having biller server software (126) and a server database connected over an electronic information network. The customer (102) may authorize a customer financial institution (104) to electronically transfer funds from a funding account (106) directly to another account in

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order to provide payment to the owner of that other account. A customer (102) enrolls with a biller by communicating a request between the client and server programs including information about a funding account. The biller (108) confirms customer account information and verifies the funding account and updates the status of the enrollment request to the customer. Electronic bill summary and/or detail information is communicated to or polled from the biller server and consolidated at the customer client software. The customer (102) may then retrieve bill summary and/or detail information and/or communicate payment instructions authorizing an electronic transfer from the funding account to the biller (108). In addition, a payment certification string including funding account information is generated and transmitted to a validation server which confirms the payment instructions.

At column 17, lines 21-31, Gross states:

2. The payee biller 108 signs up with a payment processing service to receive payments and provides payment account information at biller financial institution 110 to the service provider. The payer customer 102 then connects to the payment processing service to submit payments by selecting biller 108 as the recipient of the payments and by providing funding account information 146 and customer account information. This approach eliminates the need for customer 102 and biller 108 to exchange payment account information directly.

From the foregoing passage, it can be determined that a server system acts as middleman for payment of bills by the buyer. However, the manner of notification of the existence of an invoice by a supplier to the buyer in Gross appears to differ from that of the present invention. At column 18, lines 21-67, Gross indicates:

Once a biller 108 has new content available for enrolled customer 102, they may wish to send an email notification to customer 102. This can also be accomplished by a plug-in or option to the application which imports new statement summary information into server database 128. Alternatively, a separate application processes the statement summary file and sends emails

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to customer 102. A third option would be to have an application which calls the API to access new statement summary data in server database 128 and sends emails to each customer 102 in the list...*In order to retrieve new content, customer client software 120 needs to be aware that new content exists*; there are several methods in which customer client software 120 may retrieve new content...*Customer client software 120 can query biller server software 126* to request new statements. The determination of which service providers to poll will typically be defined in client database 122. This information may be in the form of a next statement date returned with the previous statement, a biller 108 or customer 102 defined statement cycle date or billing period, and the like. Customer client software 120 can automatically determine which biller 108 to poll for new content when the user logs in, in a manner similar to the polling for pending enrollment requests. In addition, *customer client software 120 may receive explicit requests to poll for new content issued from customer 102. ... Another approach for notifying customer client software 120 of new content is for biller 108 to send an email notification* (emphasis added).

Therefore, there appears to be two methods in Gross by which a buyer may be notified of a bill: The buyer may poll the seller, or the seller may e-mail the buyer. In either case, this differs from independent claims 7 and 13 where, as exemplified by step (C) in claim 7, *"the server automatically creates a collection request telegraphic message for payment* of the registered electronic invoice on the basis of said unique identification code on the registered electronic invoice, *when approval is made by said buyer, and transmits the collection request telegraphic message to said finance system"*. Nor does Gross mention the use of a "unique identification code on the registered electronic invoice" to track the payment from buyer to seller and their financial institutions.

To sustain a rejection under 35 U.S.C. §102, a reference must disclose each and every feature of a rejected claim. As detailed above, Gross does not disclose each and every feature of rejected independent claims 7 and 13. Therefore, Gross does not anticipate these claims, which are allowable. Claims 8-11 and 14-16 are allowable due to their dependence

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on allowable independent claims 7 and 13, as well as for the additional limitations provided by these claims. Accordingly, reconsideration and withdrawal are respectfully requested of the rejection of claims 7-11 and 13-16 under 35 U.S.C. §102(b) as being anticipated by Gross.

Rejection under 35 U.S.C. §103

Claim 12 is rejected under 35 U.S.C. §103(a) as being unpatentable over Gross in view of Dent et al. (US 6,128,603).

Dent does not remedy the shortcomings of Gross as a primary reference, taken alone or in combination. Dent merely describes a system and method for managing and paying electronic billing statements. As shown in FIG. 6, a calendar user interface window (90) is generated by a cashflow analyzer (54). The calendar user interface window (90) can be partially overlaid on an unpaid bill list window (80). The calendar user interface window (90) shows a date line (92) having a series of dates in a bill payment cycle arranged in a linear bar chart. Each date has a zone (94) into which bill icons are moved to proposed payment schedules.

In view of the foregoing, reconsideration and withdrawal are requested of the rejection of claim 12 under 35 U.S.C. §103(a) as being unpatentable over Gross in view of Dent.

Provisional Double-Patenting Rejection

Claims 7-16 are provisionally rejected on the ground of non-statutory obviousness-type double-patenting as being unpatentable over claims 1-8 and 10-13 of copending Application Serial No. 10/694,269.

Applicants have carefully reviewed the independent claims of copending Application Serial No. 10/694,269 and cannot agree there is an basis for the double-

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patenting rejection. The independent claims of the copending '269 application are more closely directed to the GUI employed in the present invention and thus differ from the independent claims of the present application. Reconsideration and withdrawal of the rejection is, therefore, respectfully requested.

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and passage to issue is respectfully requested.